



Human Services Committee Public Hearing, March 1, 2022

Testimony of AARP Connecticut in **Support** of:

- S.B. 195, *An Act Increasing the Minimum Amount of Assets That May Be Retained by the Spouse of an Institutionalized Medicaid Recipient*
- H.B. 5227, *An Act Establishing the Community Ombudsman Program for Home Care*

Good morning, Senator Moore, Representative Abercrombie, Ranking Members, and Members of the Human Services Committee. AARP is a nonpartisan, social mission organization with an age 50+ membership of nearly 38 million nationwide, and approximately 600,000 members here in Connecticut. AARP supports livable communities for all ages, aging in place initiatives, and financial opportunity and resiliency for everyone as they work, age, and retire. We are before the General Assembly every year on a multitude of bills that support these issues, including two bills that you are considering today.

S.B. 195, An Act Increasing the Minimum Amount of Assets That May Be Retained by the Spouse of an Institutionalized Medicaid Recipient

S.B. 195 would support an individual's ability to live independently at home when their spouse enters a nursing home or other institution.

When a married individual moves into a nursing home, his/her spouse who remains at home (the "community spouse") must "spend down" their assets to a set amount before the institutionalized spouse can become eligible for Medicaid. When this happens, the community spouse loses his/her personal rainy-day fund and is not as well equipped to address any future needs that may arise. Allowing community spouses to keep more of these assets would provide them with the financial cushion they need to take care of themselves in the community and plan for their own future care and well-being. In Connecticut, more than 1 in 7 nursing home residents are under the age of 65¹, and their community spouses may continue living in the community for several decades.

Connecticut currently allows community spouses to retain half of the couple's countable assets up to \$137,400 (the federal maximum). The federal minimum resource standard is \$27,480, meaning that a community spouse can keep 100% of assets up to that amount. S.B. 195 would increase the minimum resource standard to \$50,000. Allowing a community spouse to keep 100% of their assets up to \$50,000 is appropriate considering that Connecticut is a relatively high-cost state with an above average life expectancy. This is a sensible proposal that would help community spouses live comfortably in the community for many years after their partners enter a nursing home, and we support its passage.

H.B. 5227, An Act Establishing the Community Ombudsman Program for Home Care

AARP Connecticut also strongly supports H.B. 5227. In recent years, Connecticut has made significant progress in providing long-term care recipients with more opportunities to receive services in the setting of their choosing, and many individuals have chosen to receive home and

¹ <https://portal.ct.gov/-/media/OPM/NF-Fact-Sheet-2019.pdf>

community-based services. AARP Connecticut applauds State and Federal efforts to help more individuals remain or return to their homes to receive long-term care; Connecticut currently serves 65% of its 46,000 Medicaid long-term services and supports clients in home and community-based settings.² We believe that oversight efforts and supportive services, like the Long-Term Care Ombudsman Program (LTCOP) should reflect this ongoing focus on home and community-based services.

Connecticut's LTCOP works to improve the quality of life for residents of skilled nursing facilities, residential care homes, and managed residential care communities. In addition to responding to issues raised by individual long-term care recipients, the LTCOP is also able to identify systemic issues within these settings and advocate for policies to improve the quality of care. The LTCOP provides critical support, resources, and advocacy that should be available to all long-term care recipients, including those who have chosen to receive their care in less restrictive settings.

We understand that there would be costs associated with expanding the LTCOP that were not supported in the Governor's budget, but we strongly believe that investing in these services would further advance the State's work to serve more individual in home and community settings, which are less expensive than institutional settings. More importantly, it would improve the quality of life for individuals who receive care in their home. These individuals and their families must sometimes navigate a complicated network of service providers, and it can be difficult to understand where to turn if issues arise. Having access to the Ombudsman Program would provide individual long-term care recipients with support and information, and it would also help identify widespread issues that might require a more systemic response.

Thank you for the opportunity to express our support for S.B. 195 and H.B. 5227.

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² https://portal.ct.gov/-/media/OPM/HHS/LTC_Planning_Committee/Long-Term-Care-Planning-Committee-Report---January-2021.pdf